

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael Nagy
 Cindy L. Nagy
 Debtors

Case No. 16-17715-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb
 smg +Michael Nagy, Cindy L. Nagy, 4470 Pheasant Run Court, Bethlehem, PA 18020-9521
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13817761 +AES, POB 61047, HARRISBURG, PA 17106-1047
 13817763 +HSBC/MORTGAGE SERVICE CENTER, 2001 BISHOP GATE B, MOUNT LAUREL, NJ 08054-4604
 13817765 +PNC BANK, POB 3180, PITTSBURGH, PA 15230-3180
 13817768 +SANTANDER BANK N.A., PO BOX 841002, CREDIT CARD INQUIR, BOSTON, MA 02284-1002
 13817767 +SANTANDER BANK N.A., 450 PENN ST, READING, PA 19602-1011
 13817766 SANTANDER BANK N.A., 1130 BERKSHIRE BLVD, WYOMISSING, PA 19610-1242
 13817773 +York County Tax Claim Bureau, 28 E. Market St., York, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Feb 04 2017 03:43:50 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:43:32
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:44:01 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13817762 E-mail/Text: bankruptcy@bbandt.com Feb 04 2017 03:42:41 BB&T, P.O. Box 580002,
 Charlotte, NC 28258-0002
 13817764 +EDI: CBSKOHL.S.COM Feb 04 2017 03:13:00 KOHL'S DEPARTMENT STORE, PO BOX 3115,
 MILWAUKEE, WI 53201-3115
 13817769 EDI: SEARS.COM Feb 04 2017 03:13:00 SEARS/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282
 13817770 EDI: RMSC.COM Feb 04 2017 03:13:00 SYNCEB/SAMS CLUB, PO Box 965036,
 Orlando, FL 32896-5036
 13817771 +EDI: TFSR.COM Feb 04 2017 03:13:00 TOYOTA MOTOR CREDIT CORP, 240 GIBRALTAR RD STE 260,
 HORSHAM, PA 19044-2387
 13817772 +EDI: WFFC.COM Feb 04 2017 03:13:00 WELLS FARGO EDUCATION SV, PO BOX 84712,
 SIOUX FALLS, SD 57118-4712

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
 GEORGE M. LUTZ on behalf of Joint Debtor Cindy L. Nagy glutz@hvmlaw.com, amerkey@hvmlaw.com
 GEORGE M. LUTZ on behalf of Debtor Michael Nagy glutz@hvmlaw.com, amerkey@hvmlaw.com
 KATHRYN L. MASON on behalf of Creditor Branch Banking and Trust Company klm@jsdc.com,
 cls@jsdc.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Michael Nagy</u>	Social Security number or ITIN	xxx-xx-8074
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Cindy L. Nagy</u>	Social Security number or ITIN	xxx-xx-2930
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-17715-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Nagy

Cindy L. Nagy

2/2/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.